

***MURABAHAH CONTRACT ON GOLD  
INSTALLMENT IN ISLAMIC BANKING  
ACCORDING TO FATWA DSN-MUI  
NO. 77/DSN-MUI/VI/2010)***  
**(Study Case Bank Sharia Mandiri Solo)**

THESIS

Presented to University of Darussalam Gontor in Partial Fulfilment  
of Requirements for Completing the Undergraduate Program in

Sharia Faculty

The Law of Islamic Economic Department

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### DECLARATION

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*Bismillahirrahmanirrahim*

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It has been processed and corrected to meet the partial of requirement to attain the degree of Licentiate (S1) in Departement of Law of Islamic Economics. Therefore, we expect that the thesis could be examined.

Hopefully, this thesis would be useful for religion, nation, and development of educational institution.

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## MOTTOES

أُولَئِكَ لَهُمْ جَنَّاتُ عَدْنٍ تَجْرِي مِنْ تَحْتِهِمُ الْأَنْهَارُ يُحَلَّوْنَ فِيهَا مِنْ أَسَاوِرَ مِنْ  
ذَهَبٍ وَيَلْبَسُونَ ثِيَابًا خُضْرًا مِّنْ سُندُسٍ وَإِسْتَبْرَقٍ مُّتَّكِينَ فِيهَا عَلَى الْأَرَائِكِ نِعْمَ  
الْثَوَابُ وَحَسُنَتْ مُرْتَفَقًا

(الكهف ٣١)

“These it is for whom are gardens of perpetuity beneath which rivers flow, ornaments shall be given to them therein of bracelets of gold, and they shall wear green robes of fine silk and thick silk brocade interwoven with gold, reclining therein on raised couches; excellent the recompense and goodly the resting place”. Al-Kahfi, verse 31

قال: قرأت على مالك، عن نافع، عن أبي سعيد الخدري

أن رسول الله صلى الله عليه وسلم لا تبعوا الذهب إلا مثلاً بمثل ولا تشفوا بعضها على بعض، ولا تبعوا الورق بالورق إلا مثلاً بمثل ولا تشفوا بعضها على بعض، ولا تبعوا منها غائباً بناجٍ

“ Do not sell gold with gold except the same (it is value) and do not add part of it some others, do not sell silver with silver except the same (value) and do not add some of the others and do not sell the gold and silver are not cashed with ones cash”

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Ponorogo, 7 May 2019

**Farah Afifah**

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